

Issuance and maintenance of Visa and Mastercard cards under the “Virtual” Fee Schedule

#	Name	Visa Virtual/ Mastercard Virtual
1.	Card issuance	
	Service fee for SCA on transactions with the bank card, for a year	150 RUR 3 USD 2 EUR
	Fee for urgent provision of a card ¹	450 RUR 7 USD 6 EUR
	Maintaining a SCA with no credit and/or debit transactions on the account over the past 6 months ² . The fee shall be charged if on the date of its charging the account balance is equal to or less than 1500 RUB/23 USD/21 EUR and there is no valid card issued for such account	50 RUB/ 0.8 USD / 0.7 EUR (charged monthly, on the last business day of a month starting from the month when the fee becomes chargeable), but in any case not exceeding the SCA balance
2.	Transactions on SCA ³	
	Fee for non-cash transactions on SCA (payment for goods and services) ⁴	free of charge
	Fee for SCA withdrawals at cash points and ATMs	the service is not available
	Fee for depositing cash on SCA at cash points and ATMs of JSC Nordea Bank	at cash points of JSC Nordea Bank
		at ATMs of JSC Nordea Bank
	Fee for SCA balance inquiry in other banks' ATMs, per inquiry	free of charge
3.	Other	
	Fee for resuming transactions in SCA if the Customer requests the reissuance of a card prior to its expiration	50 RUR 0,6 USD 0,55 EUR
	Fee for providing a copy of invoice (charged before the copy is provided)	150 RUR 3 USD 2 EUR
	Fee for “My Transactions” service, for a month	60 RUR 1 USD 1 EUR
	3D Secure service	free of charge
	Interest paid by the Customer on the unauthorized overdraft amount, per annum (as provided for by clause 395 of the Russian Civil Code)	RUB
		USD, EUR

Transactions Limit		
Limit Type		Amount
Limit on non-cash card to card transactions (in SCA currency) ⁵	per transaction amount	75 000 RUR/ 1 100 USD/ 1 000 EUR
	for a month	600 000 RUR/ 9 000 USD/ 8 500 EUR

¹ A card is issued within 3 (three) business days upon receipt of the Customer's application by the Bank. A card can be urgently provided at the Bank's Moscow office.

² Debit/refund of fees from/to SCA are not considered as credit or debit transactions. In addition to the SCA service fee, the Bank charge a fee for effecting transactions with the main and additional cards.

³ Bank fee does not include fees and restrictions of other institutions, companies and organizations that facilitate or provide the service or activities.

⁴ The card may be used for non-cash electronic transactions with no need to physically present the card.

⁵ Funds transfers from card to card issued by a Russian credit institution may only be in RUB. The credit institutions, companies and organizations facilitating or providing such service or activities may charge a fee and apply restrictions in respect of the amount and number of transfers.

Notes:

- ✓ SCA annual service fee for card transactions is charged within 30 days upon card issue (reissue) by the Bank. SCA annual service fee is to be charged for the number of full months of the card validity pro rata the number of full months the card is issued for;
- ✓ regular service fees are charged in the first 10 business days of a month of the chargeable service period;
- ✓ SCA for all types of cards is opened in Russian rubles, U.S. dollars or euro;
- ✓ when the Cardholder executes transactions in ATMs, cash points, points of sale or services in a currency other than the SCA currency, conversion from the transaction currency into the SCA currency is made at the Bank's exchange rate as of the date of transaction;
- ✓ fees are charged in the SCA currency;
- ✓ validity of cards – not longer than 1 (one) year;
- ✓ when the Cardholder transacts in the Nordea online system without using a card and transfers the balance while closing SCA, fees are charged from SCA as per the Schedule of Fees for the Provision of Settlement and Cash Services to Private

Individuals.

- ✓ The Bank automatically reissues only expired cards (additional cards) to the following categories of customers:
 - employees of corporate customers serviced by the Bank under a payroll project pursuant to the payroll card service agreements entered into between companies and JSC Nordea Bank in the Bank's Moscow office;
 - employees of the Bank (individuals employed by the Bank in accordance with the Russian Labour Code);
- The Bank shall reissue a card not later than the 20th day of the card expiration month, unless the customer notifies the Bank about his/her refusal from the reissuance or about closing SCA. Such notification shall be sent not later than on the 1st (first) day of the card expiration month and in a manner set forth by the International Bank Card Issue and Servicing Regulations of JSC Nordea Bank;
- ✓ Cards are reissued against the Customer's application in connection with a new name, card malfunction as well as a loss/theft of the card/ PIN code for the term corresponding to that of the previous card, however for no longer than 12 full calendar months.